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Transforming the debt collection industry

26 February 2026

1HFY26 Results Presentation

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An Integrated & End-to-End Debt Resolution Provider

Diversified revenue streams across three key areas

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- Proprietary, AI-powered customer engagement and digital payments engine transforming traditional receivable collections.
- Streamlined, **high-margin, scalable technology** platform used by 1,000+ businesses.

DIGITAL

arma debt resolution

- Market-leading provider of traditional, contingent debt recovery, accounts receivable management, and litigation.
- Services **400+ corporate clients** and providing a turnkey base to help scale tech platform.

HYBRID

oakbridge commercial • insolvency • litigation

- In-house legal escalation and litigation, **complementing recovery services** with legal expertise and credibility.
- Provides complex debt recovery and insolvency services to clients requiring deeper intervention.

LEGAL SERVICES

SHORT – TERM DEBT

LONGER – TERM DEBT

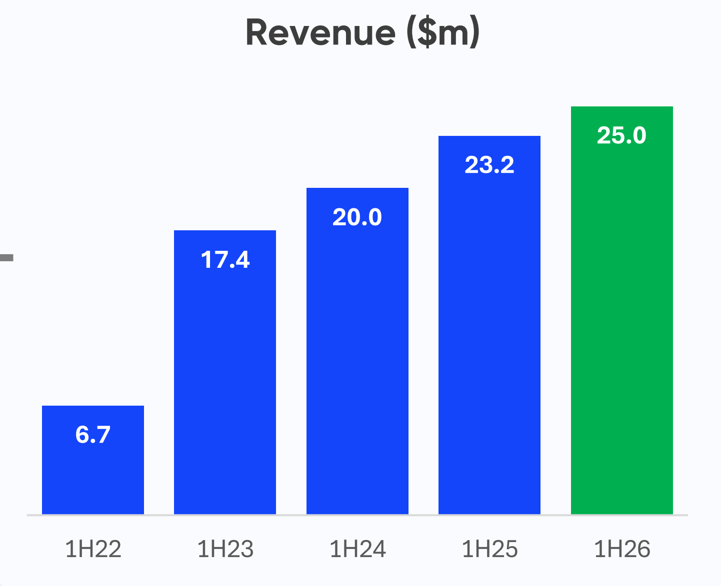
Performance driven by growing customers share of wallet

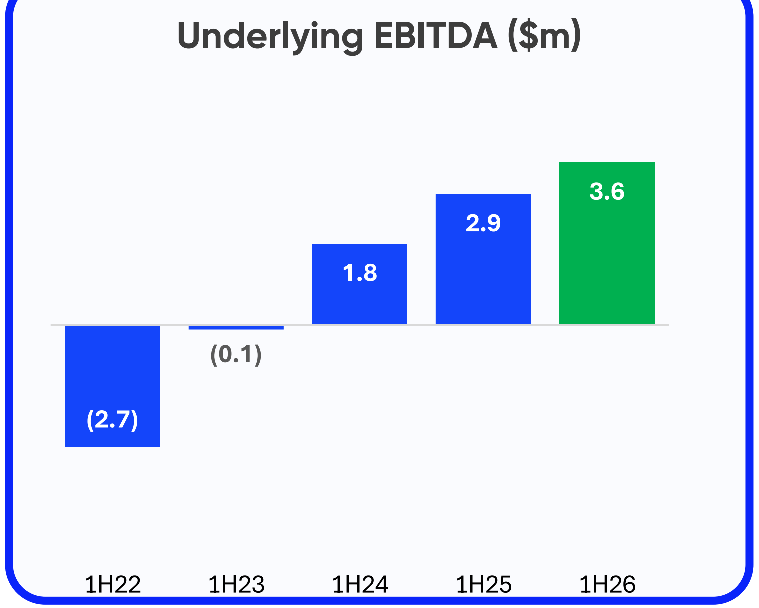
Underlying EBITDA[1] supported by ongoing cost efficiencies and shifting channel mix towards digital transition

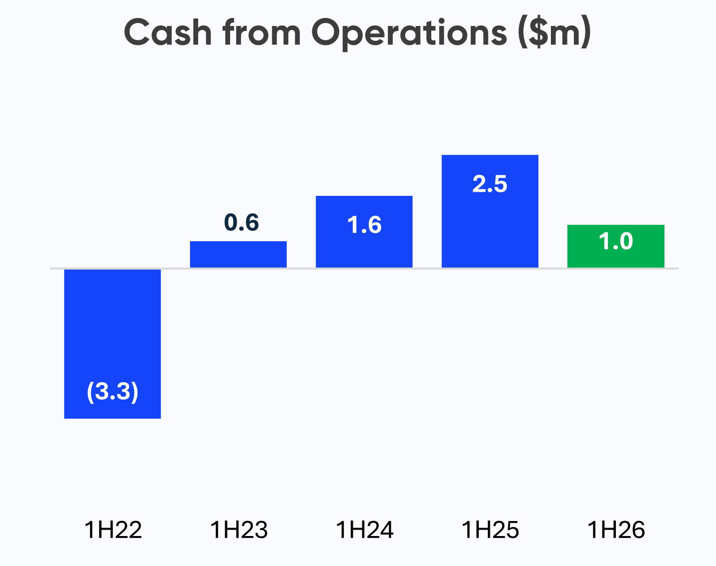
$25.0m
1HFY26 Revenue
+8% on PCP

$3.6m
Underlying EBITDA[1]
+24% on PCP

$20.9m
Cash at bank
Funded for growth opportunities







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1. Underlying EBITDA excludes share-based expenses and non-core business items, but includes tech dev opex

Improving profitability with a growing digital focus

~14%

Underlying EBITDA[1] Margin improves from 13% in 1HFY25

~$1.0m

Cash GENERATED from operations down (1HFY25:$2.5m)

53%

Stable Gross Margins (1HFY25: 54%)

1. Underlying EBITDA excludes share-based expenses and non-core business items, but includes tech dev opex

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Ongoing engagement with improving share of wallet

Growing sales pipeline with upfront investment in winning and growing clients completed

21

Tier-1 clients[1] in 1H FY26 vs 21 in 1H FY25

- **$1.3m –** average annualised revenue from tier-1 clients in 1HFY26 (1HFY25: $1.1m)
- **$4.6m –** annualised revenue from largest client in 1HFY26 (1HFY25: $3.0m)

59

Tier-2 clients[2] in 1H FY26 Up from 47 in 1H FY25

- **$223k** – average annualised revenue from tier-2 clients (1HFY25: $208k)
- **$483k** – revenue from largest tier-2 client (1HFY25: $366k)

Once Integrated & Onboarded, Revenue From These Larger Clients is Consistent & Recurring

1. Tier 1 clients = revenue of >$500k per annum
2. Tier 2 clients = revenue of >$100k and <500k per annum

Unlocking global reach, with comprehensive offering

Driving growth via cross-sell opportunities across recent acquisitions & newly established BPO offering

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Business Processing Operations (BPO)

- Strategy to expand existing Phillipines BPO division at an accelerated rate to assist with customer acquisition
- Critical in driving existing customer share of wallet

arceurope limited

Acquired January 2026

- Well-established, UK-based debt collection agency, with 25-year track record
- Significant opportunity to replicate past success, by overlaying CCR's digital solution
- Earnings accretion expected in year one

Digital Tech Solutions

Acquired January 2026

- Global SaaS provider of early-stage digital payments
- 35-year track record with operations in the UK, Australia, New Zealand, USA, and Canada
- Expected to be earnings accretive in first full-year of ownership

Digital Innovation Meets Global Collection Expertise – Powering Seamless, Outsourced Recovery at Scale

Expanding geographic footprint via ARC Europe

ARC expected to be earnings accretive in its first full financial year of ownership

arceurope limited

- UK based debt collection agency
- Established in 2001, with trusted partnerships across Financial Services, Health & Leisure, Insurance, and Utility sectors

Compelling strategic rationale:

  - Adds immediate scale
  - Long standing UK customer base provides a strong foundation for expansion
  - Materially expands Total addressable market
  - Significant opportunity to overlay digital solution across ARC's UK customer base to drive operating leverage
  - Client growth and up-sell opportunities via its digital collections offering

- Expected to deliver operational efficiencies and accelerate growth

Select existing customers

David Lloyd CLUBS

nationwide

Digital scale-up, driving growth in new markets

DTS leverages technology to minimise collections cost, improving customer engagement

- SaaS business, that supports debt collection and management for customers by capturing data-insights from high volume interactions, to build proprietary digital engagement
- 35-year track record with strong Blue-Chip client base

Compelling strategic rationale:

  - Adds immediate scale
  - Diversifies CCR's digital platform by expanding software offering to early-stage digital collections
  - Unlocks significant cross-sell opportunities via growing share of wallet across existing Blue-Chip customer base

- Expected to take CCR's digital collections business from 5% of annualised revenue to 17%
- Initial customer feedback has been positive, with early indications highlighting an interest from clients in utilising an expanded product suite.

Digital Tech Solutions

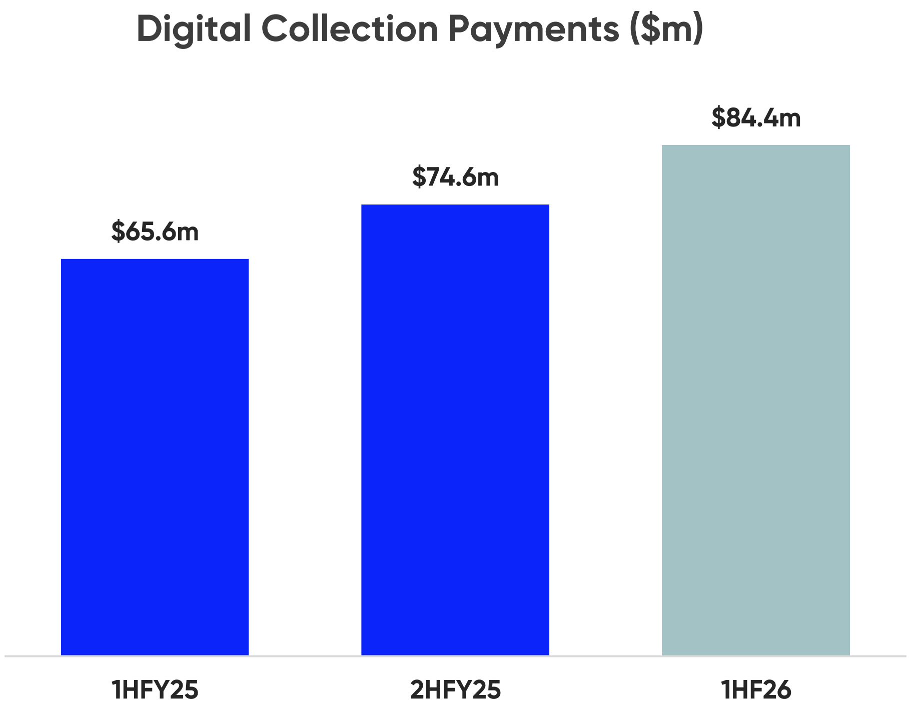
Select existing customers

EnergyAustralia
HSBC
Virgin media O2
vodafone
eDF

Growth supported by increasing digital collections

Demonstrating a high growth rate in digital collections

- A leading digital provider in the collections process with a white label solution that:
    - Enhances recovery rate
    - Improves collection time
    - Frictionless interaction for both client & consumer
- 29% increase in 1HFY26 direct digital payments to $84.4m (1HFY25: $65.6m)
- 30% increase in 1HFY26 number of active debt files referred to 3.0m (1HFY25: 2.3m)



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Increasing share of customer wallet

Strong growth in winning revenue above client budgets, underpinned by products delivering speed and ease

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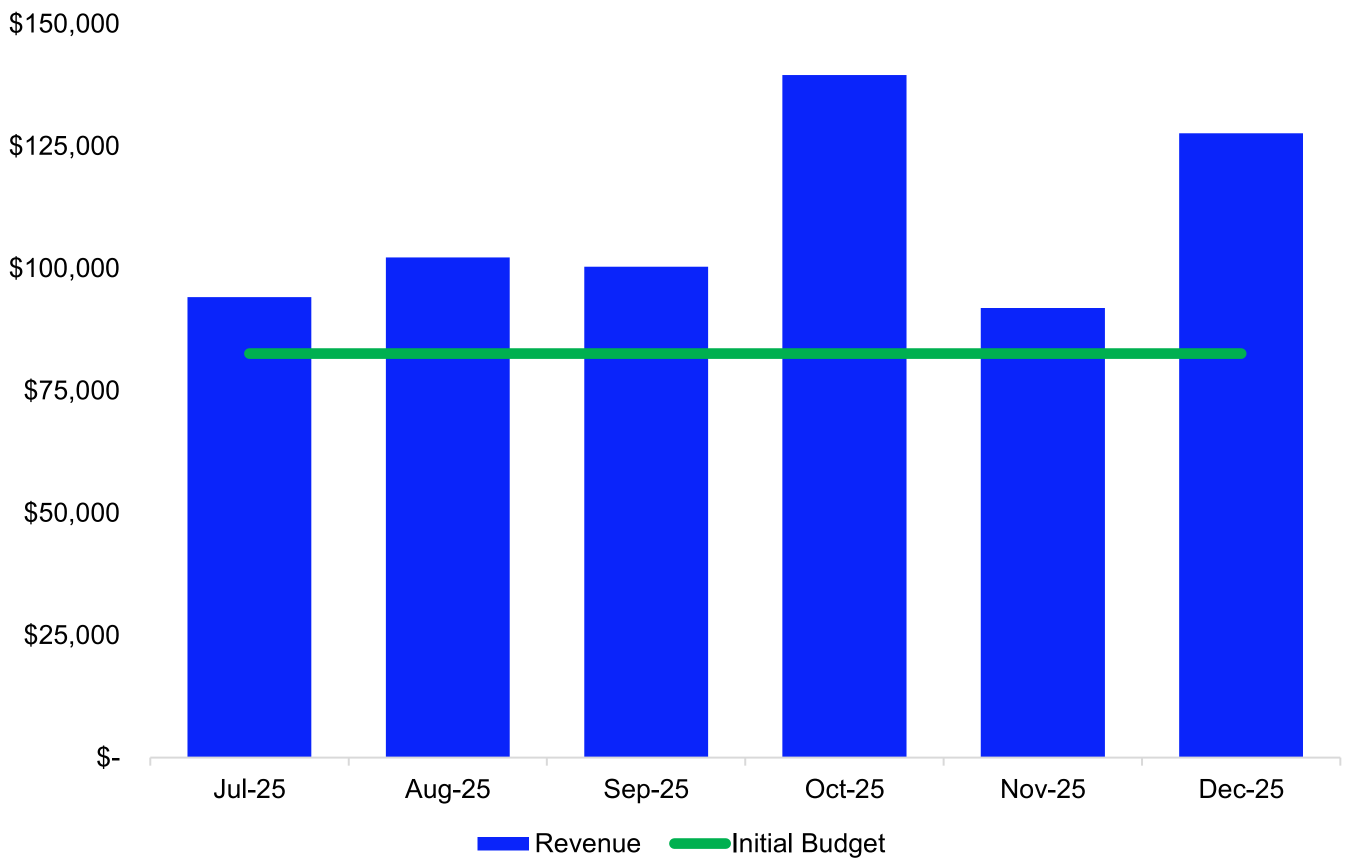
Case Study | Large Insurance client

- Initial budget estimated at ~$495,000 of revenue for six-month period
- Monthly revenue surpassed initial monthly budgets, for 6 months
- Client initially signed with ARMA, and upsized budget to utilise CCR's hybrid approach to assist with more specialist collections
- Estimated revenue of ~A$1.3m for FY2026 (versus initial budget of ~A$990k)

Insurance client - 1HFY26 Revenue vs Initial Budget



Financials

1HFY26 Underlying vs Statutory result

	1H FY26	1H FY25	Commentary
	$000's	$000's	
EBITDA - Underlying Business			
Revenue	**25,020**	**23,249**	**Up 8%**
Expenses			
Employee Benefits	(13,297)	(12,863)	Increase in sales resources. BPO Expansion.
Other	(8,135)	(7,453)	System enhancements for new/onboarding clients.
EBITDA - Underlying Result	**3,588**	**2,933**	**37% of additional revenue flowed to Underlying EBITDA**
EBITDA margin %	*14%*	*13%*	*Underlying EBITDA profit margin continues to improve*
Other Items			
Revenue	0	14	
Expenses (non BAU)	(1,020)	(794)	Acquisition costs. Systems consolidation & client migration costs. Compliance
Share Based Expenses	(616)	(1,074)	Share options & share rights
EBITDA (per Statutory Accounts)	**1,953**	**1,078**	
Depreciation & Amortisation	(1,536)	(1,446)	Tech Development amortisation and ROU office assets
Interest - Net	127	87	
Tax	82	17	
NPATA	**626**	**(298)**	**Net profit after Tax excluding amortisation of acquisitions**
Amortisation - Acquisitions	(1,421)	(1,876)	
Net P/(L) - (per Statutory Accounts)	**(795)**	**(2,174)**	

FY26 Outlook

FY26 Outlook

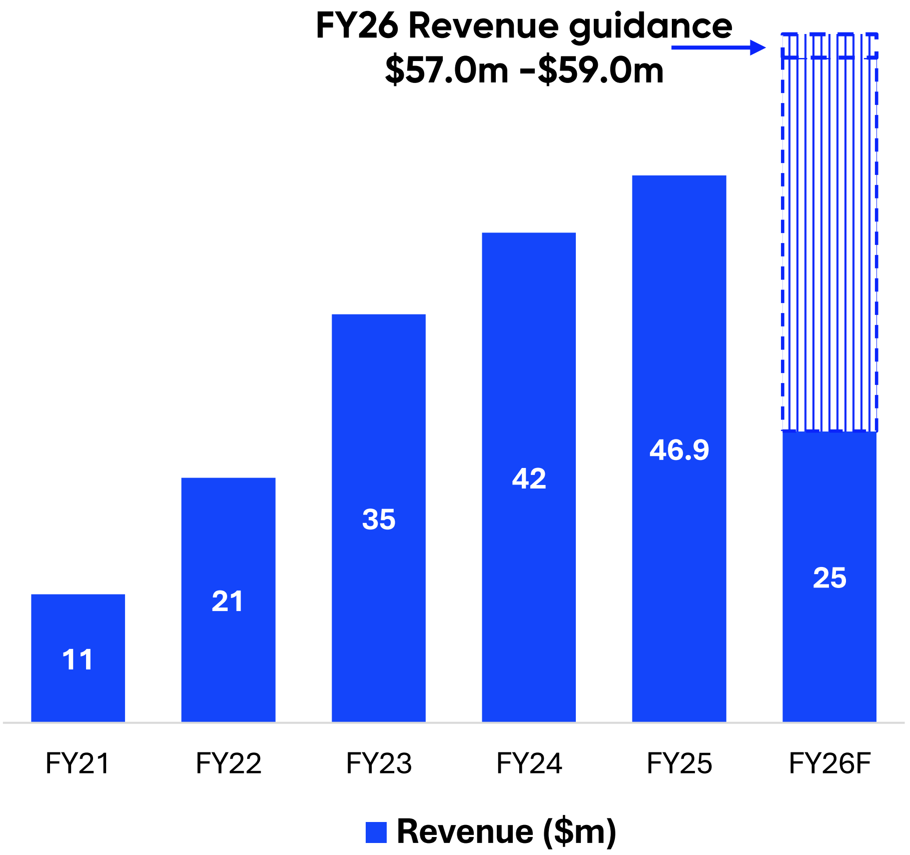
Macroeconomic Tailwinds	Trading conditions are supportive, debt contingent market continues to grow Average amount of personal debt (excluding mortgages) in Australia is on the rise Australian companies are focused on strengthening their debt resolutions and reducing costs by utilising AI digital driven capability
Growth	Growth supported by strong sales pipeline and continuing to win share of wallet expected to drive revenue growth Continued integration and deployment of AI technology and SaaS platform across the Company's debt resolution teams Investments in sales team across Australia and the UK to drive SaaS sales Integration of recent acquisitions, to drive future growth and geographic expansion

1. Underlying EBITDA excludes share-based expenses and non-core business items, but includes tech dev opex

Top-line momentum continues in FY26

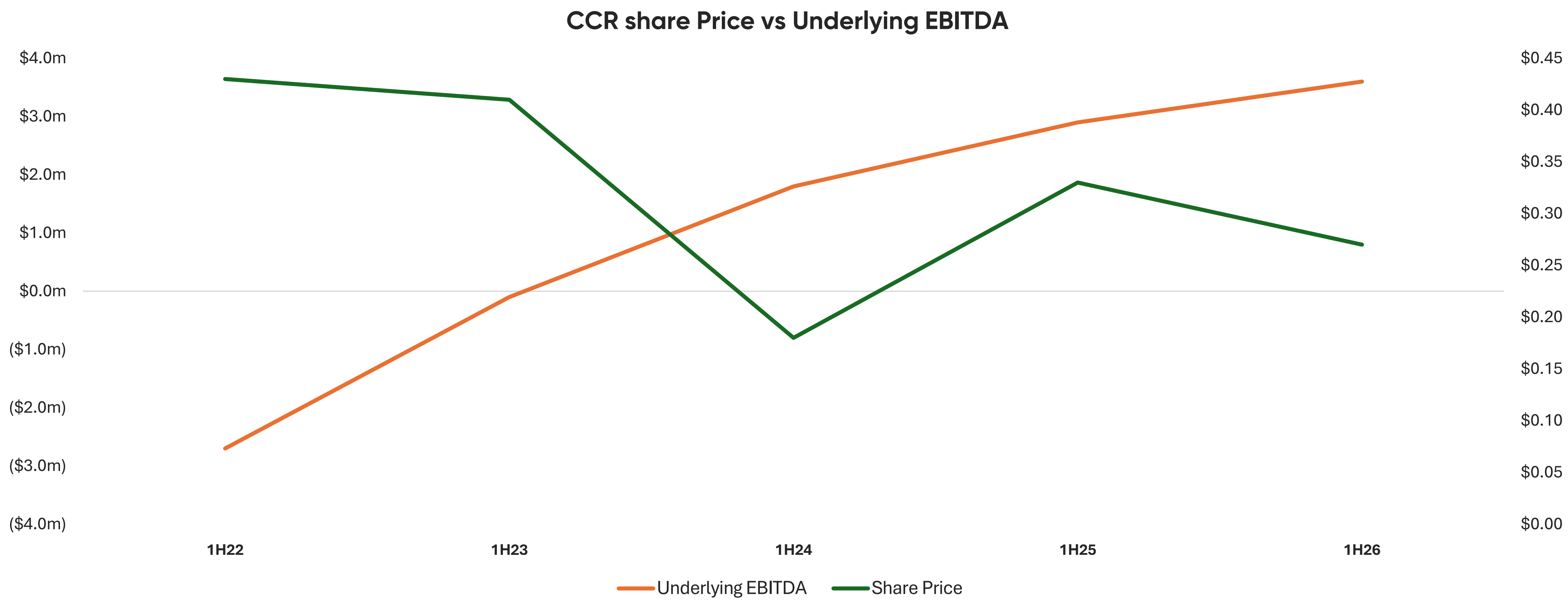
Scaling Revenue through strategic acquisitions, EBITDA stable as synergies are unlocked

- **FY26 Revenue guidance of $57.0 to $59.0 million**
  - Includes 5-months of DTS and 6-months contribution of ARC Europe
  - The Company expects performance in 2H FY26, will off-set softer holiday trading
- **FY26 Underlying EBITDA guidance of $9.5 to $10.5million**
  - FY26 contribution from acquisitions, off-set by increased investments to support integration and growth
  - Additional sales staff to be onboarded to drive digital growth in Australia & UK



Continuing profitability improvements

Underlying business performance is yet to be reflected in CCR's share price



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Appendix

CCR Overview – Who We Are

Credit Clear Limited (ASX: CCR)

- One of Australia's leading account receivables and debt resolution groups
- Delivering an integrated and end-to-end recovery solution to many of Australia's largest companies

Disciplined Operating & Capital Allocation Model

- Focused on execution and accountability
- Delivery of long-term value creation

Emerging As A Provider To Australia's Largest Organisations

- Sustainable competitive performance advantage through technology and long-term client relationships
- Upfront investment into winning and onboarding large clients

Establishing A Track Record Of Delivery

- Consistent outperformance against competitors leading to greater share of wallet
- Winning and onboarding new large clients

The Credit Clear Approach

- Committed to delivering positive outcomes to our clients and their customers
- Disciplined execution of long-term profitable growth with strong cash generation supporting ongoing investment in client acquisition and technology development
- Owner-operator mindset and alignment drives performance and accountability culture
- Focused on expanding operating leverage from ~20% organic revenue growth, with 40-50% of incremental revenue falling through to Underlying EBITDA

Teams Set Up To Service Strategic Industry Sectors

- Insurance
- Water
- Energy
- Transport
- Telecommunications
- Banking and Finance
- Education

Transforming the debt collections industry

With a mission to be the world's most advanced customer engagement and re-payments platform, Credit Clear challenges the traditional way corporations interact with their customers in collecting re-payments.

Early-stage, white-labelled commercially proven AI-driven technology platform that improves debt resolution

AI delivers a 22% uplift in performance

Trusted by hundreds of companies in highly regulated and diverse industries to engage millions of end customers

Working with Australia's largest companies

Strong trading conditions with rising cost of living, consolidation in the collection industry and less debt being sold

Growing market share as need for services expands

Leading the rapid digitisation of customer engagement and enhancing the customer experience

NPS[1] +38 from +150k responses

1. Net promoter score (NPS) is a market research metric that is based on a single survey question asking respondents to rate the likelihood that they would recommend a company, product, or a service to a friend or colleague

CCR Overview – Operating Model

Sales

Client appoints Credit Clear

Finance

Credit Clear receives a commission and/or fee for account

Onboarding

Credit Clear and client establish a two-way data exchange

Operations

Credit Clear engages clients' customers to resolve accounts payable

Referral

Client sends data file of overdue accounts to Credit Clear

Note

01 We do NOT buy debt, we work with our clients to resolve their customers' overdue accounts

02 Our clients include banks, insurers, utility providers and government entities

03 We engage our clients' customers through digital, traditional and legal channels

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CCR Overview – Purpose, Objective, Values

Our Values

Performance
Caring about our performance to have a positive impact on our teams, clients, customers and community

Integrity
Doing the right thing every time

Progressive
Always challenging the status quo

Empathy
Walk in their shoes

People
Empowering people with the environment, pathway and tools for success

Care
For our clients' customers to make life easier through providing sensible solutions

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Illustrative Client Profit/Loss Timeline

0-3 Months

Onboarding

3-6 Months

Initial portfolio of debt

6-9 Months

Optimisation, champion/challenger testing, performance reporting

9-12 Months

Increase share of business on panel

12-15 Months

Client reduces number of providers on panel & broadens scope of work for Credit Clear

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